

Debtor 1	Radonna Jean Brinton
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	District of Utah
	(State)
Case number	15-31423 JTM

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	US Bank Trust N.A., as trustee of Bungalow Series F Trust	Court claim no. (if known):	10
Last 4 digits of any number you use to identify the debtor's account:	9 6 4 2		
Property address:	10873 Tahoe Way		
	Number Street		
	South Jordan	UT	84009
	City	State	ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of _____ is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

As of _____ the next postpetition payment from the debtor(s) is due on: _____ in the amount of \$ _____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of 06/04/2019 is:

- a. Total postpetition ongoing payments due: (a) \$ 3,474.54
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 3,474.54

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

04/01/2019
MM / DD / YYYY

Debtor 1 Radonna Jean Brinton 15-31423 JTM
First Name Middle Name Last Name Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Brian J. Porter
Signature

Date 06/04/2019

Print Brian J. Porter Title Attorney at Law
First Name Middle Name Last Name

Company Halliday, Watkins & Mann, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 376 East 400 South, Suite 300
Number Street

Salt Lake City, UT 84111
City State ZIP Code

Contact phone (801) 355 - 2886

Email: info@hwmlawfirm.com

MAILING CERTIFICATE

The undersigned hereby certifies that a true and correct copy of this Response to Final Cure Payment was mailed by first class mail, postage prepaid, or via ECF, this 4th day of June, 2019, to each of the following:

Radonna Jean Brinton
10873 S. Tahoe Way
South Jordan, UT 84095
Debtor

United States Trustee
Via ECF

Justin M. Myers
Via ECF
Debtor's Attorney

Lon Jenkins
Via ECF
Chapter 13 Trustee

/s/ Brian J. Porter
Brian J. Porter



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
2/1/2016			\$1,198.63	Filed w/POC
6/1/2017			\$1,430.28	NOPC
7/1/2017			\$1,574.15	NOPC
7/1/2018			\$1,648.36	NOPC

Loan Information	
Loan #	xxxxxxxxxx
Borrower	Matchett
BK Case #	15-31423
Date Filed	12/9/2015
First Post Petition Due Date	1/1/2016
POC Covers	

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
3/9/2016	\$1,282.18	1/1/2016	3/1/2015	\$1,198.63	\$83.55	\$83.55		\$83.55			\$0.00	\$0.00	
3/16/2016	\$1,243.79	2/1/2016	4/1/2015	\$1,198.63	\$45.16			\$128.71			\$0.00	\$0.00	
4/30/2016	\$743.79				\$743.79	\$743.79		\$872.50			\$0.00	\$0.00	
4/30/2016	\$500.00	3/1/2016	5/1/2015	\$1,198.63	-\$698.63		\$698.63	\$173.87			\$0.00	\$0.00	
6/7/2016	\$1,051.77	4/1/2016	6/1/2015	\$1,198.63	-\$146.86		\$146.86	\$27.01			\$0.00	\$0.00	
7/12/2016	\$1,198.63	5/1/2016	6/1/2015	\$1,198.63	\$0.00			\$27.01			\$0.00	\$0.00	
7/13/2016	\$2,403.96	6/1/2016	6/1/2015	\$1,198.63	\$1,205.33	\$1,204.53		\$1,231.54			\$0.00	\$0.00	
8/9/2016	\$1,205.40	7/1/2016	7/1/2015	\$1,198.63	\$6.77	\$6.77		\$1,238.31			\$0.00	\$0.00	
9/15/2016	\$1,205.40	8/1/2016	8/1/2015	\$1,198.63	\$6.77	\$6.77		\$1,245.08			\$0.00	\$0.00	
10/14/2016	\$1,205.40	9/1/2016	9/1/2015	\$1,198.63	\$6.77	\$6.77		\$1,251.85			\$0.00	\$0.00	
12/2/2016	\$1,205.40	10/1/2016	10/1/2015	\$1,198.63	\$6.77	\$6.77		\$1,258.62			\$0.00	\$0.00	
12/20/2016		Trustee Payment			\$0.00			\$1,258.62	\$81.25		\$81.25	\$81.25	
1/3/2017	\$750.00	11/1/2016	11/1/2015	\$1,198.63	-\$448.63		\$448.63	\$809.99			\$81.25	\$81.25	
1/3/2017	\$455.40	12/1/2016	12/1/2015	\$1,198.63	-\$743.23		\$743.23	\$66.76			\$81.25	\$81.25	
2/1/2017		Trustee Payment			\$0.00			\$66.76	\$302.25		\$383.50	\$383.50	
2/2/2017	\$1,335.53	1/1/2017	1/1/2016	\$1,198.63	\$136.90			\$66.76			\$383.50	\$383.50	
2/23/2017	\$1,465.66	2/1/2017	2/1/2016	\$1,198.63	\$267.03	\$267.03		\$333.79			\$383.50	\$383.50	
2/28/2017	\$1,440.66	3/1/2017	3/1/2016	\$1,198.63	\$242.03	\$242.03		\$575.82			\$383.50	\$383.50	
3/8/2017		Trustee Payment			\$0.00			\$575.82	\$302.25		\$685.75	\$685.75	
3/24/2017		Trustee Payment			\$0.00			\$575.82	\$302.25		\$988.00	\$988.00	
4/4/2017	\$785.66	4/1/1/17	4/1/2016	\$1,198.63	-\$412.97		\$412.97	\$162.85			\$988.00	\$988.00	
4/11/2017	\$575.00				\$575.00	\$575.00		\$737.85			\$988.00	\$988.00	
4/20/2017		Trustee Payment			\$0.00			\$737.85	\$302.25		\$1,290.25	\$1,290.25	
		Pre Petition Applied	5/1/2016		\$0.00			\$737.85		\$1,198.63	\$91.62	\$1,290.25	
4/28/2017	\$780.53	5/1/2017	6/1/2016	\$1,198.63	-\$418.10		\$418.10	\$319.75			\$91.62	\$1,290.25	
5/19/2017	\$50.00				\$50.00	\$50.00		\$369.75			\$91.62	\$1,290.25	
5/19/2017		Trustee Payment			\$0.00			\$369.75	\$302.25		\$393.87	\$1,592.50	
6/13/2017	\$1,298.07	6/1/2017	7/1/2016	\$1,430.28	-\$132.21		\$132.21	\$237.54			\$393.87	\$1,592.50	
6/15/2017	\$1,335.53	7/1/2017	8/1/2016	\$1,430.28	-\$94.75		\$94.75	\$142.79			\$393.87	\$1,592.50	
6/29/2017	\$1,664.97	8/1/2017	9/1/2016	\$1,430.28	\$234.69	\$234.69		\$377.48					
6/30/2017		Trustee Payment			\$0.00			\$377.48	\$302.25		\$696.12	\$1,894.75	
7/31/2017	\$2,598.72	9/1/2017	10/1/2016	\$1,574.15	\$1,024.57	\$1,024.57		\$1,402.05			\$696.12	\$1,894.75	
8/16/2017		Trustee Payment			\$0.00			\$1,402.05	\$1,108.56		\$1,804.68	\$3,003.31	
		Pre Petition Applied	11/1/2016		\$0.00			\$1,402.05		\$1,574.15	\$230.53	\$3,003.31	
8/31/2017	\$1,355.53	10/1/2017	12/1/2016	\$1,574.15	-\$218.62		\$218.62	\$1,183.43			\$230.53	\$3,003.31	
9/14/2017		Trustee Payment			\$0.00			\$1,183.43	\$302.25		\$532.78	\$3,305.56	
10/18/2017		Trustee Payment			\$0.00			\$1,183.43	\$302.25		\$835.03	\$3,607.81	
10/24/2017	\$825.00	11/1/2017	1/1/2017	\$1,574.15	-\$749.15		\$749.15	\$434.28			\$835.03	\$3,607.81	
10/25/2017	\$500.00				\$500.00	\$500.00		\$934.28			\$835.03	\$3,607.81	
11/14/2017		Trustee Payment			\$0.00			\$934.28	\$302.25		\$1,137.28	\$3,910.06	
11/30/2017	\$1,355.53	12/1/2017	2/1/2017	\$1,574.15	-\$218.62		\$218.62	\$715.66			\$1,137.28	\$3,910.06	
12/14/2017		Trustee Payment			\$0.00			\$715.66	\$302.25		\$1,439.53	\$4,212.31	
12/29/2017	\$1,405.00	1/1/2018	3/1/2017	\$1,574.15	-\$169.15		\$169.15	\$546.51			\$1,439.53	\$4,212.31	
1/19/2018		Trustee Payment			\$0.00			\$546.51	\$302.25		\$1,741.78	\$4,514.56	
		Pre Petition Applied	4/1/2017					\$546.51		\$1,574.15	\$167.63		
1/31/2018	\$1,405.63	2/1/2018	5/1/2017	\$1,574.15	-\$168.52		\$168.52	\$377.99			\$167.63	\$4,514.56	
2/13/2018		Trustee Payment			\$0.00			\$377.99	\$302.25		\$469.88	\$4,816.81	
2/28/2018	\$1,405.53				\$1,405.53	\$1,405.53		\$1,783.52			\$469.88	\$4,816.81	
3/14/2018		Trustee Payment			\$0.00			\$1,783.52	\$302.25		\$772.13	\$5,119.06	
3/30/2018	\$1,405.53	3/1/2018	6/1/2017	\$1,574.15	-\$168.62		\$168.62	\$1,614.90			\$772.13	\$5,119.06	
4/17/2018		Trustee Payment			\$0.00			\$1,614.90	\$302.25		\$1,074.38	\$5,421.31	
4/25/2018	\$1,387.06	4/1/2018	7/1/2017	\$1,574.15	-\$187.09		\$187.09	\$1,427.81			\$1,074.38	\$5,421.31	
5/21/2018		Trustee Payment			\$0.00			\$1,427.81	\$302.25		\$1,376.63	\$5,723.56	
6/12/2018		Trustee Payment			\$0.00			\$1,427.81	\$302.25		\$1,678.88	\$6,025.81	
		Pre Petition Applied	8/1/2017		\$0.00			\$1,427.81		\$1,574.15	\$104.73	\$6,025.81	

6/25/2018	\$1,471.00	5/1/2018	9/1/2017	\$1,574.15	-\$103.15		\$103.15	\$1,324.66			\$104.73	\$6,025.81	
7/18/2018		Trustee Payment			\$0.00			\$1,324.66	\$302.25		\$406.98	\$6,328.06	
8/1/2018	\$1,648.32	6/1/2018	10/1/2017	\$1,648.36	-\$0.04		\$0.04	\$1,324.62			\$406.98	\$6,328.06	
8/15/2018		Trustee Payment			\$0.00			\$1,324.62	\$302.25		\$709.23	\$6,630.31	
9/5/2018	\$1,471.37	7/1/2018	11/1/2017	\$1,648.36	-\$176.99		\$176.99	\$1,147.63			\$709.23	\$6,630.31	
9/18/2018		Trustee Payment			\$0.00			\$1,147.63	\$302.25		\$1,011.48	\$6,932.56	
10/3/2018	\$1,545.15	8/1/2018	12/1/2017	\$1,648.36	-\$103.21		\$103.21	\$1,044.42			\$1,011.48	\$6,932.56	
10/17/2018		Trustee Payment			\$0.00			\$1,044.42	\$302.25		\$1,313.73	\$7,234.81	
10/23/2018	\$1,545.15	9/1/2018	1/1/2018	\$1,648.36	-\$103.21		\$103.21	\$941.21			\$1,313.73	\$7,234.81	
11/14/2018		Trustee Payment			\$0.00			\$941.21	\$301.60		\$1,615.33	\$7,536.41	
12/4/2018	\$1,545.14	10/1/2018	2/1/2018	\$1,648.36	-\$103.22		\$103.22	\$837.99			\$1,615.33	\$7,536.41	
12/24/2018		Trustee Payment			\$0.00			\$837.99	\$301.60		\$1,916.93	\$7,838.01	
		Pre Petition Applied	3/1/2018		\$0.00			\$837.99		\$1,648.36	\$268.57	\$7,838.01	
1/2/2019	\$1,545.14	11/1/2018	4/1/2018	\$1,648.36	-\$103.22		\$103.22	\$734.77			\$268.57	\$7,838.01	
1/16/2019		Trustee Payment			\$0.00			\$734.77	\$301.60		\$570.17	\$8,139.61	
2/4/2019	\$1,540.19	12/1/2018	5/1/2018	\$1,648.36	-\$108.17		\$108.17	\$626.60			\$570.17	\$8,139.61	
2/13/2019		Trustee Payment			\$0.00			\$626.60	\$301.60		\$871.77	\$8,441.21	
2/28/2019	\$1,550.14	1/1/2019	6/1/2018	\$1,648.36	-\$98.22		\$98.22	\$528.38			\$871.77	\$8,441.21	
3/12/2019		Trustee Payment			\$0.00			\$528.38	\$301.60		\$1,173.37	\$8,742.81	
4/1/2019	\$1,412.96	2/1/2019	7/1/2018	\$1,648.36	-\$235.40		\$235.40	\$292.98			\$1,173.37	\$8,742.81	
4/17/2019		Trustee Payment			\$0.00			\$292.98	\$301.60		\$1,474.97	\$9,044.41	
4/29/2019	\$1,412.96				\$1,412.96			\$1,705.94			\$1,474.97	\$9,044.41	
5/14/2019		Trustee Payment			\$0.00			\$1,705.94	\$116.69		\$1,591.66	\$9,161.10	
5/29/2019	\$1,412.96	3/1/2019	8/1/2018	\$1,648.36	-\$235.40		\$235.40	\$1,470.54			\$1,591.66	\$9,161.10	
					\$0.00			\$1,470.54			\$1,591.66	\$9,161.10	
Due			4/1/2019	\$1,648.36	-\$1,648.36			\$1,470.54			\$1,591.66	\$9,161.10	
			5/1/2019	\$1,648.36	-\$1,648.36			\$1,470.54			\$1,591.66	\$9,161.10	
			6/1/2019	\$1,648.36	-\$1,648.36			\$1,470.54			\$1,591.66	\$9,161.10	
					\$0.00			\$1,470.54			\$1,591.66	\$9,161.10	